

online withdrawal system

For Plan Participants

At Ameritas, we make it easy for you to request a withdrawal from your employer-sponsored retirement plan. Our online withdrawal system is quick, efficient and it saves you money.

Using our online withdrawal system you are able to complete and submit a withdrawal request electronically using our secure website. Upon receiving the request, your plan administrator (or third party administrator, if applicable) can review and approve the withdrawal electronically. Some of the benefits of our online withdrawal system include:

Easy Access

The online withdrawal system is part of our secure website which you can access via ameritas.com. The system is user-friendly and walks you through the request process and allows you to upload supporting documentation if needed. After you submit the request, you can track the progress of the withdrawal online.

Fast

Instead of requesting and completing time-consuming withdrawal paperwork and then sending it to your plan administrator, you can submit the online withdrawal application electronically. Your plan administrator is notified via email when a request has been submitted, and then follow-up emails are sent daily reminding them the request

is ready for review. As soon as your request is approved, the funds are queued up for distribution using the payment method you selected. Requests approved before 3 p.m. (CST) are ready for distribution the next business day.

Timely

The streamlined online withdrawal system ensures the necessary information is captured and transmitted accurately and in a timely manner. This eliminates the back-and-forth transfer of paperwork, missed signatures and other incomplete information that could potentially slow down your withdrawal request.

Saves You Money

Quite simply, you will pay a significantly lower service fee for a withdrawal requested online than one requested via paper.

If you are thinking about taking a withdrawal from your employer-sponsored retirement plan, consider using the online withdrawal system. It will save you time and money, and help you get your funds faster.

For more information about the online withdrawal system, log on to the secure Ameritas website at ameritas.com or contact the participant call center at 800-277-9739, option 3.



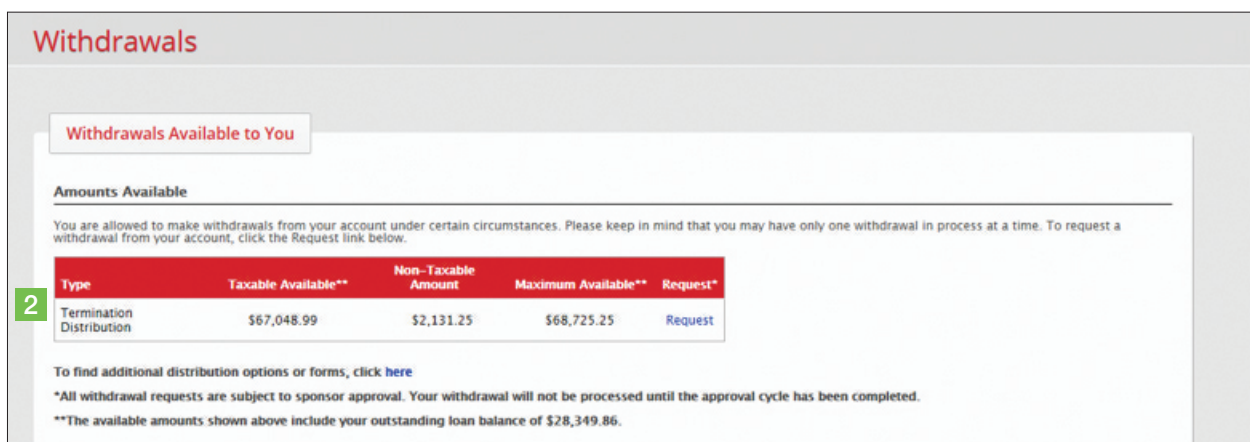
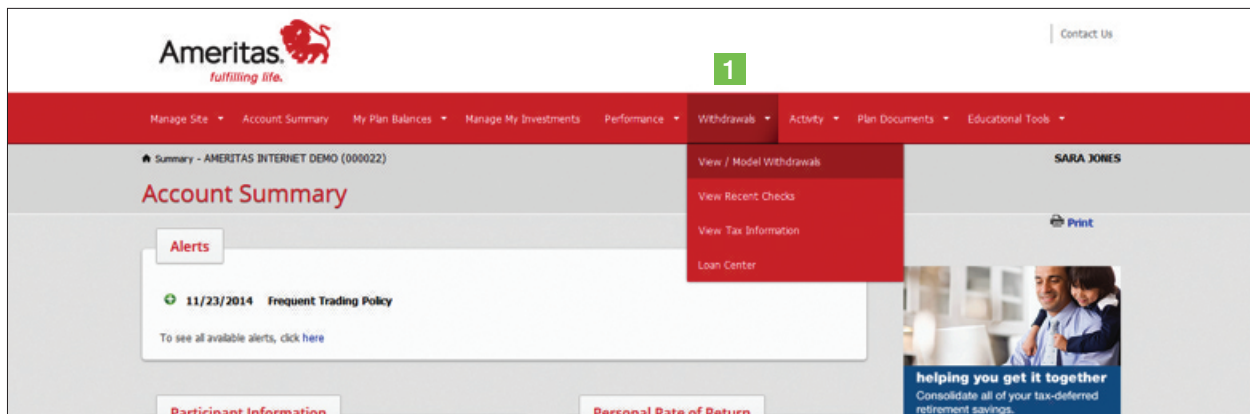
How It Works

Log on to your secure Ameritas website at ameritas.com.

- 1 From the Plan Summary page, hover on the **Withdrawals** tab along the top menu bar and then click on the **View/Model Withdrawals** drop-down link.
- 2 Select the type of withdrawal you are requesting.
- 3 Confirm your personal information is accurate. Follow the instructions as prompted on the screen to provide the details of the withdrawal request including dollar amount, tax withholding and delivery options.
- 4 Verify the withdrawal request to ensure the information is accurate and then click the **Finish** button to electronically submit the request to your plan administrator.
- 5 Print/Save the confirmation page – which includes your confirmation number – for your files.

NOTE: Your withdrawal request will expire if your plan administrator doesn't review it within the timeframe noted below:

- Retirement and Termination requests: 7 business days of receiving the request
- Hardship and In-service requests: 6 business days of receiving the request



Personal Data Verification

Before you request a withdrawal, make sure the address below is accurate as this is the address your check will be mailed to.

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ANGIE SMITH

123 Main Street
City, ST 11111

If this address information is incorrect, please [click here](#) to update your address. Our system will reflect your address change within 24 hours. Please request your withdrawal after your address has been updated.

U.S. Citizen ? ☒ Yes ☐ No

U.S. Resident ? ☒ Yes ☐ No

Phone Number:

☐ I have verified my address is correct.

Cancel

OK

Withdrawals - Verification

Step

1

2

3

4

5

Verification Withdrawal Request : Termination Distribution

The amount to be distributed is an estimated value as of the request date. Actual dollars may differ due to market fluctuation.

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Withdrawal Elections

Amount Requested	\$68,725.25
Loan Default:	\$28,349.86
Taxable Amount:	\$67,048.99
Non-taxable Amount:	\$2,096.25
Federal tax withholding - 20%	(\$13,409.80)
State tax withholding - 5%	(\$3,352.45)
Fees	(\$35.00)
Cash Amount You Will Receive	\$23,578.14

Certifications

- ✓ I have thoroughly read the Special Tax Notice shown above and understand the tax consequences of my election, and hereby consent to the payment option I have elected online.
- ✓ I hereby certify that there is no Qualified Domestic Relations Order currently pending under which my benefit from the Plan may be reduced by court order and made payable to a spouse, former spouse, child, or other legal dependent.
- ✓ I will be charged a special delivery fee of \$15.00 for Wire.
- ✓ I hereby consent to the distribution of my benefits under the Plan, under the terms I have selected, before the 30-day minimum period has elapsed as described in the Special Tax Notice above.
- ✓ I hereby authorize Ameritas Retirement Plans to initiate appropriate credit entries to my account and bank name indicated.

Cash Proceeds Delivery Method

Delivery Method: Wire

Name on Bank Account: ANGIE SMITH

Bank Name: Test Bank

Account Type: Savings

Bank Routing Number: 123456789

Bank Account Number: 1111111111

Plan Administrative Information

Documentation Required: No

Sponsor Approval Required: Yes

Request Expiration Date: 06/23/2015

Previous

Cancel

Finish

Withdrawals - Confirmation

Step

1

2

3

4

5

Confirmation Withdrawal Request : Termination Distribution

The requested transaction has been submitted at 06/12/2015 01:30 PM. Your confirmation number is 40420150612133031. Your transaction will be processed at the close of the New York Stock Exchange (NYSE). The effective date of a transaction will only fall on a business day. A transaction completed after the close of the stock market will be processed at the close of the next business day.

A business day is defined as a day when both the New York Stock Exchange (NYSE) and the company's home servicing location are open for regular business. Requests will be pending until approved and processed, they can be reviewed by clicking on [Pending Transactions](#).

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Fulfilling Life

At Ameritas, fulfilling life is what we do daily. We continuously strive to help our customers enjoy life at its very best by reducing uncertainty, helping grow assets and protecting what is most cherished. When lives are fulfilled, our mission is fulfilled.



Ameritas Life Insurance Corp.
Retirement Plans Division
5900 O Street
Lincoln, NE 68510
800-277-9739
ameritas.com

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